

Life Insurance and Pension Loan Program

Occupancy:

- Owner occupied for profit businesses or Real Estate Investments
- Underwriting will be based on Real Estate Investments

Loan Sizes:

- \$10,000,000 to \$200,000,000

Interest Rates:

- Fixed Term less than 7 years – LIBOR Index + plus 2.00% (rates as low as 4.15%)
- Fixed Term greater than 7 year – LIBOR Index + 1.95% (rate as low as 4.25%)

Amortization / Term:

- Commercial Real Estate – up to 25 to 30years, fully amortizing

Debt Coverage Ratio:

- 1.25x minimum Debt Coverage Ratio (DCR) for the most recent FYE and interim period. The DCR will be based on the underwritten EBITDA of the small business concern.
- Debt Yield 8 to 12%

Minimum Cash Injection:

- 25% - multi-purpose properties
- 30% - special purpose properties

Recourse:

- All loans are non- recourse and require the personal guarantee of any and all individuals or entities holding 20% or more ownership interest.
- Standard Carve-out provision – “Bad Boy Clause”

Construction Financing:

- Available for multi-purpose projects. Please call for program information.

FFE Reserves:

- Up to 4.00% in hold back with limited amount.

Prepayment:

- Yield Maintenance or Hard Prepay

For more information contact:
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